

(Official Form 1) (9/01)

<b>FORM B1</b>		<b>United States Bankruptcy Court</b> <b>Eastern District of North Carolina</b>		<b>Voluntary Petition</b>																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Sinclair, James Thomas</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Sinclair, Pamela Jeanette</b>																						
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>James Sinclair</b>			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>Pamela McNeil Sinclair</b>																						
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>245-08-7555</b>			Soc. Sec./Tax I.D. No. (if more than one, state all): <b>238-23-6552</b>																						
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>3491 Braddy Road</b> <b>Fayetteville, NC 28306</b>			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>3491 Braddy Road</b> <b>Fayetteville, NC 28306</b>																						
County of Residence or of the Principal Place of Business: <b>Cumberland</b>			County of Residence or of the Principal Place of Business: <b>Cumberland</b>																						
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):																						
Location of Principal Assets of Business Debtor (if different from street address above):																									
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																									
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																									
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker			<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13																						
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																						
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																									
<b>Statistical/Administrative Information</b> (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2">Estimated Number of Creditors</th> <th>1-15</th> <th>16-49</th> <th>50-99</th> <th>100-199</th> <th>200-999</th> <th>1000-over</th> </tr> <tr> <td></td> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>						Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999	1000-over			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
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THIS SPACE IS FOR COURT USE ONLY  
02-06606-8 ASFILED  
8am  
AUG 12 2002PEGGY B. DEANS, CLERK  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF N.C.

408.

CC: Stubbs 08/12/2002 AS

(Official Form 1) (9/01)

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>FORM B1, Page 2</b> <b>Sinclair, James Thomas</b> <b>Sinclair, Pamela Jeanette</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:

<b>Signatures</b>	
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.
X <u>James Thomas Sinclair</u> Signature of Debtor <b>James Thomas Sinclair</b> X <u>Pamela Jeanette Sinclair</u> Signature of Joint Debtor <b>Pamela Jeanette Sinclair</b>  Telephone Number (If not represented by attorney) <u>JUL 24 2002</u> Date	<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <b>JUL 24 2002</b> X <u>Joseph A. Bledner III</u> Signature of Attorney for Debtor(s) Date <b>John T. Orcutt #10212</b>
X <u>Joseph A. Bledner III (#198171/f)</u> Signature of Attorney for Debtor(s) <b>John T. Orcutt #10212</b> Printed Name of Attorney for Debtor(s) <b>The Law Offices of John T. Orcutt, PC</b> Firm Name <b>6616-203 Six Forks Road</b> <b>Raleigh, NC 27612</b> Address <b>(919) 847-9750 Fax: (919) 847-3439</b> Telephone Number <u>JUL 24 2002</u> Date	<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date	<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  Printed Name of Bankruptcy Petition Preparer  Social Security Number  Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer  Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF NORTH CAROLINA  
FAYETTEVILLE DIVISION**

In Re:

**James Thomas Sinclair and Pamela  
Jeanette Sinclair**

Case No. \_\_\_\_\_

Chapter 13

Debtors.

**CHAPTER 13 PLAN**

The provisions of the attached CHAPTER 13 PLAN - DEBTS SHEET are incorporated herein as part of the proposed plan. The future earnings of the Debtors are submitted to the supervision and control of the trustee to the degree necessary to fund this plan.

**Definitions**

EPI Code 17B / DSI Level 5: Coding to use for Attorney Fees owing to counsel for debtor(s).

EPI Code 18 / DSI Level 24: Coding to use for payment of arrears on executory contracts and leases.

EPI Code 18 / DSI Level 25: Coding to use for payment "inside" the plan (meaning using plan funds) of the following 4 types of debt:

1. Arrearage: Denotes pre-petition delinquency upon debts which the debtor(s) is/are going to continue paying outside the plan (other than executory contracts and leases), plus interest at a rate to be set by the Trustee.
2. Retain/Secured Debts At FMV: Secured claims greater in amount than the fair market value of the collateral securing them. In this situation, because the debtor(s) intend(s) to retain the collateral, or a portion thereof, pursuant to 11 USC 506(a), the fair market value of the collateral the debtor(s) intend(s) to keep shall be paid in full during the life of the plan, together with interest at a rate to be set by the Trustee. Since only the fair market value of the collateral is to be paid, all extended warranties, as well as life, disability and credit insurance coverages are hereby rejected.
3. Retain/Secured Debts at 100%: Secured claims less in amount than the fair market value of the collateral securing them. In this situation, because the debtor(s) intend(s) to retain the collateral, the claim shall be paid in full during the life of the plan, together with interest at a rate to be set by the Trustee.
4. Retain/Secured Debts At Contract Payment: Secured claims to be paid the full monthly contract payment inside the plan. This treatment will not effect the repayment period of the contract or the continuing obligation of the debtor(s), in the event and at such time that the plan is successfully completed.

EPI Code 20 / DSI Level 75: Coding to use for secured debts the debtor(s) or someone else intend(s) to continue paying "outside" the plan, with arrearage, if any, to be paid inside the plan. Coding also to use for Alimony/Child Support arrears being paid under Court Order "outside" the plan.

EPI Code 22 / DSI Level 26: Coding to use for Alimony/Child Support arrears and Unemployment Insurance (non-fraud) overpayment.

EPI Code 22 / DSI Level 27: Coding to use for payment inside the plan of the following 2 types of debts:

1. Secured Taxes: Denotes the part of a tax claim, if any, which is secured by property owned by the debtor(s) and which property the debtor(s) intend(s) to retain. These claims will be paid in full during the life of the plan, together with interest at the rate to be set by the Trustee.
2. Unsecured Priority Taxes: Denotes unsecured taxes which are non-dischargeable, to be paid in full during the life of the plan.

EPI Code 32 / DIS Level 32: Coding to use for payment of unsecured "consumer" debts", where an individual other than the debtor(s): (1) Is liable along with the debtor(s) either as co-maker or guarantor, or (2) Has pledged his/her property as security for the debt. These claims will be paid in full during the life of the plan, plus interest at the contract rate.

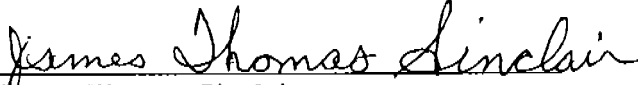
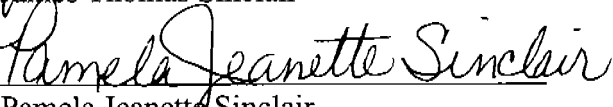
Code 33: Coding to use for all unsecured claims and unsecured portions of secured claims. These claims will be paid on a pro-rata basis out of funds left over after payment of others claims.

**Additional Provisions**

The following leases and executory contracts are hereby rejected: None

If applicable, an Order of the Court will be sought in accordance with 11 USC 522(f)(1) to avoid any non-purchase money security interests or judicial liens.

Dated: JUL 24 2002

  
James Thomas Sinclair  
  
Pamela Jeanette Sinclair

**CH. 13 PLAN - DEBTS SHEET (EASTERN)**

Debtor(s):

*Sinclair***OUTSIDE PLAN**

Retain/Pay Outside Plan (L75/O20)

1. <i>Fairbanks</i>	4.
2. <i>1st Horizon</i>	5.
3. <i>Beneficial</i>	6.

**SURRENDER COLLATERAL**

Secured Debt (L33/O33)

Will Surrender:

*Lafayette Cemetery**Creditor***INSIDE PLAN**

Arrearage In Plan (L25/O18)	Amount	# Of Mos.*
# <u>1</u> above <i>Total Arrears</i>	<i>2305</i>	<i>57</i>
# <u>2</u> above <i>Total Arrears</i>	<i>2823</i>	<i>57</i>
# <u>3</u> above <i>Total Arrears</i>	<i>1120</i>	<i>57</i>
# ___ above		
# ___ above		

**REJECTED EXECUTORY CONTRACTS / LEASES***None*

Retain/Secured Debts (FMV) (L25/O18)	FMV	# Of Mos.*	Type Of Collateral
<i>None</i>	<i>0</i>		<i>N/A</i>

Retain/Sec. Debts at 100% (L25/O18)	Payoff Amt	# Of Mos.*	Type Of Collateral
<i>City Wholesale</i>	<i>2168</i>	<i>36</i>	<i>1992 Plymouth Voyager</i>

Attorney Fees (L5/O17b)	Amount
John T. Orcutt - Fee In Plan	<i>1200</i>
Secured Taxes (L27/O22)	Secured Amt.
IRS/ Other: <i>None</i>	<i>0</i>
Unsecured Priority Taxes (L27/O22)	Amount
IRS Taxes <i>None</i>	<i>0</i>
State taxes: NC Other: _____	<i>298</i>
Property taxes: <i>None</i> Co.	<i>0</i>
Property taxes: <i>None</i> Co.	<i>0</i>

\* means  
Payoff period  
in terms of  
months inside  
the plan.

L = T'see Logan  
O = Other T'sees

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(rev. 10/7/01)

**PROPOSED PAYMENT**\$ 346 / month for 57 months, then

\$ \_\_\_\_\_ / month for \_\_\_\_\_ months, .

**OTHER PROVISIONS***None*

Co-sign Protect / Alimony or Child Support Arrears / Unemployment Insurance (Non-Fraud) (L32/O32)	Payoff Amt
<i>None</i>	<i>0</i>

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
House & Lot: 3491 Braddy Road Fayetteville, NC 28306 First Horizon: Total arrears @ \$2,823.00 Beneficial: Total arrears @ \$1,120.00 *Residence*		J	117,000.00	126,411.06
House & Lot: 132 Bowen Street Hoffman, NC 28347 *Non-Residence*		J	32,000.00	32,036.78
Fairbanks: Total arrears @ \$2,305.00				
2 Burial Plots: Lafayette Cemetery Fayetteville, NC 28302 *Debtors To Surrender*		J	0.00	3,873.00
1.20 Acres of Land: Hoffman, NC 28347 *Vacant Lot*		H	1,372.00	0.00
Undeveloped Land				
.97 Acres of Land: Hoffman, NC 28347 *Vacant Lot*		H	2,248.00	0.00
Undeveloped Land				

Sub-Total > **152,620.00** (Total of this page)

Total > **152,620.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods</b>	J	<b>650.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Wearing Apparel</b>	J	<b>275.00</b>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		<b>Recreational Equipment</b>	J	<b>25.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > **950.00**  
(Total of this page)

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>Putnam Investments</b>	<b>J</b>	<b>46.22</b>
		<b>Primerica</b>	<b>J</b>	<b>30.41</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>Personal Injury Claim (Pending)</b>	<b>W</b>	<b>0.00</b>
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **76.63**  
(Total of this page)



In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>AFFES Worker's Compensation Claim (Pending)</b>	<b>W</b>	<b>0.00</b>
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1986 Dodge B250 Van (200,001 Miles) (T) -\$210 for mileage VIN# 2B6HB23H6GK512790 Progressive Insurance Policy # 10610737-5</b>	<b>H</b>	<b>315.00</b>
		<b>1992 Plymouth Voyager Van (T) VIN# 2P4GH25K0NR657063 Progressive Insurance Policy # 10610737-5</b>	<b>W</b>	<b>1,875.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			

Sub-Total > **2,190.00**  
(Total of this page)



In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Other personal property of any kind not already listed.	<b>X</b>			

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF NORTH CAROLINA  
FAYETTEVILLE DIVISION**

In Re:

**James Thomas Sinclair and Pamela  
Jeanette Sinclair**

Case No. \_\_\_\_\_

Chapter 13

Social Security No.: 245-08-7555 and 238-23-6552  
Address: 3491 Braddy Road, Fayetteville, NC 28306

c:\bankrupt\wpwin\bank9\schedule.c (office)(revised 8/13/00)

Debtors.

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

We, the undersigned Debtors, claim the following property as exempt pursuant to 11 USC 522 (b)(2)(A) and (B) and the laws of the State of North Carolina, and non-bankruptcy Federal Law:

1. **RESIDENCE EXEMPTION: Real Or Personal Property Used As A Residence Or Burial Plot** (Exemption not to exceed \$10,000.00 per person) (NCGS 1C-1601(a)(1) & NC Const. Article X, Section 2)

Description of Property & Address	Market Value	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
House & Lot: 3491 Braddy Road Fayetteville, NC 28306 *Residence*	\$117,000.00	1) First Horizon 2) Beneficial	\$108,414.00 \$17,998.00	-Below- \$0.00

<b>TOTAL NET VALUE:</b>	\$0.00
<b>AMOUNT CLAIMED AS EXEMPT:</b>	\$0.00

2. **MOTOR VEHICLE EXEMPTION:** (Exemption in one vehicle not to exceed \$1,500.00 per person.) (NCGS 1C-1601(a)(3))

Year, Make, Model of Motor Vehicle	Market Value	Lien Holder	Amount of Lien	Net Value
1986 Dodge B250 Van	\$315.00	None	\$0.00	\$315.00
1992 Plymouth Voyager Van	\$1,875.00	City Wholesale	\$2,168.00	\$0.00

<b>TOTAL NET VALUE:</b>	\$315.00
<b>AMOUNT CLAIMED AS EXEMPT:</b>	\$315.00

3. **HOUSEHOLD GOODS EXEMPTION:** (Net value not to exceed \$3,500.00 per person, plus \$750.00 per person for first 4 dependents.) (NCGS 1C-1601(a)(4) & NC Const., Article X, Section 1)

The number of dependents for exemption purposes is: Three

Description of Property	Market Value	Lien Holder	Amount of Lien	Net Value
Clothing & Personal				\$275.00
Kitchen Appliances				\$30.00
Stove				\$10.00
Refrigerator				\$30.00
Freezer				\$25.00
Washing Machine				\$25.00
Dryer				\$0.00
China				\$0.00
Silver				\$0.00
Jewelry				\$75.00
Living Room Furniture				\$40.00
Den Furniture				\$125.00
Bedroom Furniture				\$30.00
Dining Room Furniture				\$50.00
Lawn Furniture				\$30.00
Television				\$30.00
( ) Stereo ( ) Radio				\$10.00
( ) VCR ( ) Video Camera				\$10.00
Musical Instruments				\$10.00
( ) Piano ( ) Organ				\$0.00
Air Conditioner/Dehumid.				\$0.00
Paintings or Art				\$10.00
Lawn Mower				\$10.00
Yard Tools				\$0.00
Crops				\$25.00
Recreational Equipment				\$75.00
Computer Equipment				\$0.00

<b>TOTAL NET VALUE:</b>	\$950.00
<b>AMOUNT CLAIMED AS EXEMPT:</b>	\$950.00

4. **TOOLS OF TRADE:** (Total net value not to exceed \$750.00 per person.) (NCGS 1C-1601(a)(5))

Description	Market Value	Lien Holder	Amount of Lien	Net Value

<b>TOTAL NET VALUE:</b>	
<b>AMOUNT CLAIMED AS EXEMPT:</b>	

5. **LIFE INSURANCE:** (No limit on amount or number of policies.) (NCGS 1C-1601(a)(6) & NC Const., Article X, Section 5)

Description & Company	Insured	Policy Number	Beneficiary

6. **PROFESSIONALLY PRESCRIBED HEALTH AIDS:** Debtor or Debtor's Dependents. (No limit number of items.) (NCGS 1C-1601(a)(7))

Description

7. **PERSONAL INJURY RECOVERY: Compensation For Personal Injury Or Compensation For The Death Of A Person Upon Whom The Debtor Was Dependent For Support.** (No limit on amount.) (NCGS 1C-1601(a)(8)) (The compensation is not exempt from related Legal, Health or Funeral Expenses.)

Description	Amount
AAFES Worker's Compensation Claim (Pending)	Unknown
Personal Injury Claim (Pending)	Unknown

8. **WILDCARD EXEMPTION:** Any Other Real Or Personal Property Which Debtor Desires to Claim as Exempt. (Total net value not to exceed \$3,500.00 minus the amount claimed under the Residence Exemption.) (NCGS 1C-1601(a)(2))

Description of the Property	Market Value	Lien Holder	Amount of Lien	Net Value
Any property owned by the debtor(s), not otherwise claimed as exempt.				\$3,302.00
Putnam Investments				\$47.00
Primerica				\$31.00
House & Lot: 132 Bowen Street Hoffman, NC 28347 *Non-Residence*	\$32,000.00	Fairbanks	\$32,037.00	\$0.00
1.20 Acres of Land: Hoffman, NC 28347 *Vacant Lot* Undeveloped Land	\$1,372.00	None	\$0.00	\$1,372.00

.97 Acres of Land: Hoffman, NC 28347 *Vacant Lot* Undeveloped Land*	\$2,248.00	None	\$0.00	\$2,248.00
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<b>TOTAL NET VALUE:</b>	<b>\$7,000.00</b>
<b>AMOUNT CLAIMED AS EXEMPT:</b>	<b>\$7,000.00</b>

9. **INDIVIDUAL RETIREMENT ACCOUNTS** as described in Section 408(a) of the Internal Revenue Code, individual retirement annuities as described in Section 408(b) of the Internal Revenue Code, and accounts established as part of a trust described in Section 408(c) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

10. **TENANCY BY THE ENTIRETY:** The following property is claimed as exempt pursuant to 11 USC 522(b)(2)(B) and the law of the State of North Carolina pertaining to property held as tenants by the entirety. (No limit on amount or number of items.)

Description of Property & Address	Market Value	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value

<b>AMOUNT CLAIMED AS EXEMPT:</b>	
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**11. NORTH CAROLINA PENSION FUND EXEMPTIONS:**

	Amount
a. North Carolina Local Government Employees Retirement Benefits NCGS 128-31	
b. North Carolina Teachers and State Employee Retirement Benefits NCGS 135-9	
c. Fireman's Relief Fund pensions NCGS 58-86-90	
d. Fraternal Benefit Society benefits NCGS 58-24-85	
e. Benefits under the Supplemental Retirement Income Plan for teachers and state employees are exempt from levy, sale, and garnishment NCGS 135-95	
f. Benefits under the Supplemental Retirement Income Plan for state law enforcement officers are exempt from levy, sale, and garnishment NCGS 143-166.30(g)	

<b>AMOUNT CLAIMED AS EXEMPT:</b>	
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**12. OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:**

	Amount
a. Aid to the Aged, Disabled and Families with Dependent Children NCGS 108A-36	
b. Aid to the Blind NCGS 111-18	
c. Yearly Allowance of Surviving Spouse NCGS 30-15	
d. Workers Compensation benefits NCGS 97-21	
e. Unemployment benefits, so long as not commingled and except for debts for necessities purchased while unemployed NCGS 96-17	
f. Group insurance proceeds NCGS 58-58-165	
g. Partnership property, except on a claim against the partnership NCGS 59-55	
h. Wages of debtor necessary for the support of family NCGS 1-362	
i. Benefits under the Separate Insurance Benefits Plan for state and local law enforcement officers are exempt from levy, sale, and garnishment NCGS 143-166.60(h)	
j. Vested benefits under the North Carolina Public Employee Deferred Compensation Plan are exempt from levy, sale, and garnishment NCGS 147-9.4	

<b>AMOUNT CLAIMED AS EXEMPT:</b>	
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**13. FEDERAL PENSION FUND EXEMPTIONS:**

	Amount
a. Foreign Service Retirement and Disability Payments 22 USC 4060	
b. Civil Service Retirement Benefits 5 USC 8346	
c. Railroad Retirement Act annuities and pensions 45 USC 231m	
d. Veteran benefits 38 USC 5301	
e. Special pension paid to winners of Congressional Medal of Honor 38 USC 1562	
f. Annuities payable for service in the General Accounting Office 31 USC 776	

<b>AMOUNT CLAIMED AS EXEMPT:</b>	
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**14. OTHER EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:**

	Amount
a. Social Security Benefits 42 USC 407	
b. Injury or death compensation payments from war risk hazards 42 USC 1717	
c. Wages owing a master or seaman, except for support of a spouse and/or minor children 46 USC 11109	
d. Longshoremen and Harbor Workers Compensation Act death and disability benefits 33 USC 916	
e. Crop insurance proceeds 7 USC 1509	

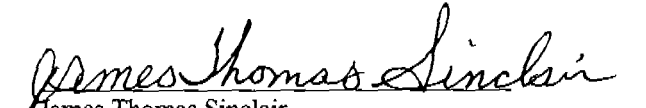
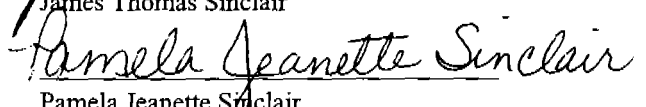
f. Public safety officers' death benefits 42 USC 3796. See subsection (g).	
g. Railroad unemployment insurance 45 USC 352. See subsection (e).	

AMOUNT CLAIMED AS EXEMPT:	
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**UNSWORN DECLARATION UNDER PENALTY OF PERJURY**

We, the undersigned Debtors, declare under penalty of perjury that we have read the foregoing Schedule C - Property Claimed as Exempt, consisting of 14 paragraphs on consecutive pages, and that they are true and correct to the best of our knowledge, information and belief.

Dated: JUL 24 2002

  
James Thomas Sinclair  
  
Pamela Jeanette Sinclair



In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. <b>603104-00-475637-6</b> <b>Creditor #: 1</b> <b>Beneficial</b> <b>561 Cross Creek Executive Center</b> <b>Suite 2</b> <b>Fayetteville, NC 28303</b>	J	<b>2001</b> <b>2nd Deed of Trust</b> <b>House &amp; Lot:</b> <b>3491 Braddy Road</b> <b>Fayetteville, NC 28306</b> <b>First Horizon: Total arrears @ \$2,823.00</b> <b>Beneficial: Total arrears @ \$1,120.00</b> <b>*Residence*</b>  Value \$ 117,000.00				17,997.55	0.00
Account No. <b>Creditor #: 2</b> <b>City Wholesale</b> <b>2900 Ramsey Street</b> <b>Fayetteville, NC 28301</b>	W	<b>2002</b> <b>Purchase Money Security Interest</b> <b>1992 Plymouth Voyager Van (T)</b> <b>VIN# 2P4GH25K0NR657063</b> <b>Progressive Insurance Policy #</b> <b>10610737-5</b>  Value \$ 1,875.00				2,167.50	292.50
Account No. <b>8518004588</b> <b>Creditor #: 3</b> <b>Fairbanks Capital Corporation</b> <b>Attn: Customer Service Dept.</b> <b>Post Office Box 551170</b> <b>Jacksonville, FL 32255-1170</b>	W	<b>2000</b> <b>Deed of Trust</b> <b>House &amp; Lot:</b> <b>132 Bowen Street</b> <b>Hoffman, NC 28347</b> <b>*Non-Residence*</b> <b>Fairbanks: Total arrears @ \$2,305.00</b>  Value \$ 32,000.00				32,036.78	36.78
Account No. <b>0012708947</b> <b>Creditor #: 4</b> <b>First Horizon</b> <b>Mail Code 6412</b> <b>4000 Horizon Way</b> <b>Irving, TX 75063</b>	J	<b>1998</b> <b>1st Deed of Trust</b> <b>House &amp; Lot:</b> <b>3491 Braddy Road</b> <b>Fayetteville, NC 28306</b> <b>First Horizon: Total arrears @ \$2,823.00</b> <b>Beneficial: Total arrears @ \$1,120.00</b> <b>*Residence*</b>  Value \$ 117,000.00				108,413.51	0.00
Subtotal (Total of this page)						<b>160,615.34</b>	

1 continuation sheets attached

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. <b>W2034-B</b>			<b>2000</b>					
<b>Creditor #: 5</b>			<b>Deed of Trust</b>					
<b>Lafayette Cemetery Park Corporation</b>			<b>2 Burial Plots:</b>					
<b>Post Office Box 294</b>			<b>Lafayette Cemetery</b>					
<b>Fayetteville, NC 28302-0294</b>		<b>J</b>	<b>Fayetteville, NC 28302</b>					
			<b>*Debtors To Surrender*</b>					
			Value \$ <b>0.00</b>				<b>3,873.00</b>	<b>3,873.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured ClaimsSubtotal  
(Total of this page)**3,873.00**Total  
(Report on Summary of Schedules)**164,488.34**

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. <b>0576817 10</b> <b>Creditor #: 1</b> <b>Cumberland Co. Tax Coll.</b> <b>Post Office Box 449</b> <b>Fayetteville, NC 28302-0449</b>		H	<b>2001</b>  <b>Personal Property Taxes</b> <b>1998 Jeep Cherokee</b>				<b>157.98</b>	<b>157.98</b>
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Total of this page)**157.98**Total  
(Report on Summary of Schedules)**157.98**

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not appear on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>6019-4406-0105-3949</b> <b>Creditor #: 1</b> <b>AAFES</b> <b>Attn: Bankruptcy Unit</b> <b>Post Office Box 650062</b> <b>Dallas, TX 75265-0062</b>		<b>H</b>	<b>1992</b> <b>Credit card purchases</b>				<b>7,195.2</b>
Account No. <b>Representing:</b> <b>AAFES</b>			<b>AAFES</b> <b>c/o Creditor's Bankruptcy Service</b> <b>Post Office Box 740933</b> <b>Dallas, TX 75374-0933</b>				
Account No. <b>4791-0601-1079-5084</b> <b>Creditor #: 2</b> <b>Aspire Visa</b> <b>Post Office Box 105555</b> <b>Atlanta, GA 30321-555</b>		<b>W</b>	<b>2000</b> <b>Credit card purchases</b>				<b>1,767.4</b>
Account No. <b>Representing:</b> <b>Aspire Visa</b>			<b>CB &amp; T</b> <b>Post Office Box 723896</b> <b>Atlanta, GA 31139-1001</b>				
Subtotal (Total of this page)							<b>8,962.7</b>

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>554-224-465-1</b> <b>Creditor #: 3</b> <b>BP Oil</b> <b>c/o The Credit Card Center</b> <b>Post Office Box 9014</b> <b>Des Moines, IA 50368-9014</b>		<b>W</b>	<b>1999</b> <b>Credit card purchases</b>				<b>362.17</b>
Account No. <b>Representing:</b> <b>BP Oil</b>			<b>Citibank</b> <b>Post Office Box 6005</b> <b>Exception Payments MS 1186</b> <b>Sioux Falls, SD 57117-6005</b>				
Account No. <b>5291-1519-2026-6937</b> <b>Creditor #: 4</b> <b>Capital One</b> <b>Post Office Box 85015</b> <b>Richmond, VA 23285-5015</b>		<b>H</b>	<b>2001</b> <b>Credit card purchases</b>				<b>923.52</b>
Account No. <b>Representing:</b> <b>Capital One</b>			<b>Encore Receivable Management, Inc.</b> <b>Post Office Box 3330</b> <b>Olathe, KS 66063-3330</b>				
Account No. <b>4388-6418-6948-5149</b> <b>Creditor #: 5</b> <b>Capital One</b> <b>Post Office Box 85015</b> <b>Richmond, VA 23285-5015</b>		<b>W</b>	<b>2001</b> <b>Credit card purchases</b>				<b>814.00</b>

Sheet no. 1 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)**2,099.69**

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Representing: Capital One</b>			<b>Allied Interstate 3111 South Dixie Highway Suite 101 West Palm Beach, FL 33405</b>				
Account No. <b>4225-8130-8011-5881</b> <b>Creditor #: 6 Chase Post Office Box 15919 Wilmington, DE 19850-5919</b>		H	<b>2001 Credit card purchases</b>				<b>1,383.9</b>
Account No. <b>5660898</b> <b>Creditor #: 7 Chrysler Financial Post Office Box 5055 Southfield, MI 48086-5055</b>		H	<b>1997 Possible Obligation/Repo Deficiency</b>				<b>0.0</b>
Account No. <b>5424-1804-1620-8566</b> <b>Creditor #: 8 Citibank Post Office Box 6005 Exception Payments MS 1186 Sioux Falls, SD 57117-6005</b>		H	<b>2001 Credit card purchases</b>				<b>6,340.0</b>
Account No. <b>Representing: Citibank</b>			<b>Citibank Post Office Box 6500 Sioux Falls, SD 57117-6500</b>				

Sheet no. 2 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)**7,723.9**



In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Representing: Citibank</b>			<b>RMA Post Office Box 105411 Atlanta, GA 30348-5411</b>				
Account No. <b>228458303</b> <b>Creditor #: 9 Citibank Post Office Box 6005 Exception Payments MS 1186 Sioux Falls, SD 57117-6005</b>		<b>H</b>	<b>1999 Credit card purchases</b>				<b>191.01</b>
Account No. <b>Representing: Citibank</b>			<b>Encore Post Office Box 3330 Olathe, KS 66063-3330</b>				
Account No. <b>259078913</b> <b>Creditor #: 10 Creative Cook's Kitchen c/o RMCB 2269 S. Saw Mill River Road, Bldg 3 Elmsford, NY 10523</b>		<b>W</b>	<b>2001 Subscription</b>				<b>34.04</b>
Account No. <b>Representing: Creative Cook's Kitchen</b>			<b>Four Gateway Center 444 Liberty Avenue Pittsburgh, PA 15222-1207</b>				

Sheet no. 3 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)**225.05**

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. <b>Creditor #: 11 CreditGuard of America, Inc. 5301 North Federal Highway Suite 230 Boca Raton, FL 33487</b>		J	<b>2002 Possible Obligation</b>				0.00
Account No. <b>62050084711 135</b> <b>Creditor #: 12 Crossings c/o Dymacol Corporation Post Office Box 9017 Oceanside, NY 11572-9017</b>		W	<b>2002 Miscellaneous Purchase</b>				72.06
Account No. <b>689988016</b> <b>Creditor #: 13 Dayton Tire c/o Credit First Nat'l Assoc. Post Office Box 81315 Cleveland, OH 44181-1315</b>		H	<b>1999 Credit card purchases</b>				725.12
Account No. <b>Representing: Dayton Tire</b>			<b>Client Services, Inc. 3451 Harry South Truman Boulevard Saint Charles, MO 63301</b>				
Account No. <b>103354-2713</b> <b>Creditor #: 14 Ferrellgas-2713 108 Vann Place Aberdeen, NC 28315</b>		H	<b>2001 Utility Bills</b>				180.09

Sheet no. 4 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)**977.27**

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5178-0070-2181-8042 Creditor #: 15 First Premier Post Office Box 5524 Sioux Falls, SD 57114-5524		H	2001 Credit card purchases				504.7
Account No. 448A-1969-0338 Creditor #: 16 First Southern Cash Advance 6257 Raeford Road Unit #2 Fayetteville, NC 28304		H	2002 Personal Loan				354.0
Account No. Representing: First Southern Cash Advance			First National Bank in Brookings Post Office Box 6000 Brookings, SD 57006-6000				
Account No. TSIN36552 Creditor #: 17 McFayden Music Post Office Box 2325 Fayetteville, NC 28302-2325		W	2001 Merchandise Purchased				232.0
Account No. 11230286 Creditor #: 18 NCNG Post Office Box 791 Raleigh, NC 27602-0791		H	2001 Merchandise Purchased				1,267.8
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							<b>2,358.6</b>

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Online Collections Grvl. 1206 Charles Boulevard Greenville, NC 27834				
Representing: NCNG							
Account No. 0007-7381-3947-5675		H	2001 Merchandise Purchased				1,758.9
Creditor #: 19 Radio Shack c/o Citibank Post Office Box 8181 Gray, TN 37615-8181							
Account No.			Citibank Post Office Box 6005 Exception Payments MS 1186 Sioux Falls, SD 57117-6005				
Representing: Radio Shack							
Account No. 1203815		J	2000 Deficiency Claim				4,889.6
Creditor #: 20 S & A 167 Polk Street Watertown, NY 13601							
Account No. 11 50068 53121 1		H	2000 Credit card purchases				421.6
Creditor #: 21 Sears National Bankruptcy Center 45 Congress Street Salem, MA 01970-5579							
Subtotal (Total of this page)							7,070.2

Sheet no. 6 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Sheet no. 6 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O O R D I N A T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>11 50077 59904 3</b> <b>Creditor #: 22</b> <b>Sears National Bankruptcy Center</b> <b>45 Congress Street</b> <b>Salem, MA 01970-5579</b>		<b>W</b>	<b>2001</b> <b>Merchandise Purchased</b>				<b>3,519.61</b>
Account No. <b>228-458-303</b> <b>Creditor #: 23</b> <b>Shell Credit Card Center</b> <b>Post Office Box 790070</b> <b>Houston, TX 77279-0070</b>		<b>H</b>	<b>2001</b> <b>Credit card purchases</b>				<b>191.01</b>
Account No. <b>Representing:</b> <b>Shell Credit Card Center</b>			<b>Citibank</b> <b>Post Office Box 6005</b> <b>Exception Payments MS 1186</b> <b>Sioux Falls, SD 57117-6005</b>				
Account No. <b>848389551</b> <b>Creditor #: 24</b> <b>Sound and Spirit</b> <b>c/o GC Services</b> <b>Post Office Box 2667</b> <b>Houston, TX 77252-2667</b>		<b>W</b>	<b>2002</b> <b>Subscription</b>				<b>46.20</b>
Account No. <b>0070647423</b> <b>Creditor #: 25</b> <b>Sprint</b> <b>Post Office Box 96028</b> <b>Charlotte, NC 28296-0028</b>		<b>H</b>	<b>2002</b> <b>Utility Bills</b>				<b>108.10</b>

Sheet no. 7 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)**3,864.92**

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Representing: Sprint				Encore Post Office Box 3330 Olathe, KS 66063-3330				
Account No. 33-166-2634-4 Creditor #: 26 Texaco Post Office Box 790001 Houston, TX 77279-0001		W		2001 Credit card purchases				117.2
Account No. Representing: Texaco				Citibank Post Office Box 6005 Exception Payments MS 1186 Sioux Falls, SD 57117-6005				
Account No. 238-23-6552 Creditor #: 27 Veterans Administration Regional Office 251 North Main Street Winston-Salem, NC 27155		W		1998 Possible Obligation/Mtg. Guaranty	X			0.0
Account No. Representing: Veterans Administration				US Attorney's Office 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461				

Sheet no. 8 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)

117.2

Total  
(Report on Summary of Schedules)

33,399.6

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

### **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.



In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
Married	NAMES	AGE	RELATIONSHIP
	Ja'Naie L. Sinclair	12	Daughter
	James T. Sinclair, Jr.	16	Son
	Veronica M. Sinclair	18	Daughter
EMPLOYMENT: DEBTOR		SPOUSE	
Occupation	Medical Clerk		
Name of Employer	Westaff	Unemployed	
How long employed	6 months		
Address of Employer	BLDG 4-2817 Reilly Road Fort Bragg, NC 28310-0000		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance (Specify)

Pension or retirement income

Other monthly income

(Specify) VA Disability

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 3,335.55

DEBTOR	SPOUSE
\$ <u>1,693.47</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>1,693.47</u>	\$ <u>0.00</u>
\$ <u>154.92</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>154.92</u>	\$ <u>0.00</u>
\$ <u>1,538.55</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>450.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>354.00</u>	\$ <u>0.00</u>
\$ <u>993.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>3,335.55</u>	\$ <u>0.00</u>

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) .....	\$	<u>1,223.55</u>
Are real estate taxes included? Yes <u>X</u> No _____		
Is property insurance included? Yes <u>X</u> No _____		
Utilities: Electricity and heating fuel .....	\$	<u>200.00</u>
Water and sewer .....	\$	<u>0.00</u>
Telephone .....	\$	<u>50.00</u>
Other <u>Cablevision</u> .....	\$	<u>45.00</u>
Home maintenance (repairs and upkeep) .....	\$	<u>0.00</u>
Food .....	\$	<u>500.00</u>
Clothing .....	\$	<u>42.00</u>
Laundry and dry cleaning .....	\$	<u>0.00</u>
Medical and dental expenses .....	\$	<u>3.47</u>
Transportation (not including car payments) .....	\$	<u>250.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc. ....	\$	<u>40.00</u>
Charitable contributions .....	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's .....	\$	<u>0.00</u>
Life .....	\$	<u>95.86</u>
Health .....	\$	<u>36.47</u>
Auto .....	\$	<u>109.00</u>
Other .....	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Real and Personal Property Taxes</u> .....	\$	<u>50.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto .....	\$	<u>0.00</u>
Other <u>Fairbanks (Non-Residence DOT)</u> .....	\$	<u>344.20</u>
Other .....	\$	<u>0.00</u>
Other .....	\$	<u>0.00</u>
Alimony, maintenance, and support paid to others .....	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home .....	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	\$	<u>0.00</u>
Other .....	\$	<u>0.00</u>
Other .....	\$	<u>0.00</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) .....</b>	<b>\$</b>	<b><u>2,989.55</u></b>

**[FOR CHAPTER 12 AND 13 DEBTORSONLY]**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income .....	\$	<u>3,335.55</u>
B. Total projected monthly expenses .....	\$	<u>2,989.55</u>
C. Excess income (A minus B) .....	\$	<u>346.00</u>
D. Total amount to be paid into plan each <u>Monthly</u> .....	\$	<u>346.00</u>
(interval)		

**United States Bankruptcy Court  
Eastern District of North Carolina**

In re **James Thomas Sinclair,  
Pamela Jeanette Sinclair**

Debtors

Case No. \_\_\_\_\_

Chapter 13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	152,620.00		
B - Personal Property	Yes	4	3,216.63		
C - Property Claimed as Exempt	No	0			
D - Creditors Holding Secured Claims	Yes	2		164,488.34	
E - Creditors Holding Unsecured Priority Claims	Yes	2		157.98	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		33,399.63	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,335.5
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,989.5
Total Number of Sheets of ALL Schedules		22			
Total Assets			155,836.63		
Total Liabilities				198,045.95	

United States Bankruptcy Court  
Eastern District of North Carolina

In re James Thomas Sinclair  
Pamela Jeanette Sinclair

Debtor(s)

Case No.

Chapter

13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date JUL 24 2002

Signature

James Thomas Sinclair  
James Thomas Sinclair  
Debtor

Date JUL 24 2002

Signature

Pamela Jeanette Sinclair  
Pamela Jeanette Sinclair  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Form 7  
(9/00)United States Bankruptcy Court  
Eastern District of North CarolinaIn re **James Thomas Sinclair**  
**Pamela Jeanette Sinclair**

Debtor(s)

Case No.

Chapter

**13**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
<b>\$7,117.75</b>	<b>James Thomas Sinclair</b>
	<b>2002 West Staff</b>
<b>\$12,454.50</b>	<b>2001 Radio Shack</b>
<b>\$18,588.00</b>	<b>2000 Radio Shack</b>
<b>\$0.00</b>	<b>Pamela Jeanette Sinclair</b>
	<b>2002</b>
<b>\$0.00</b>	<b>2001</b>
<b>\$10,797.64</b>	<b>2000 AAFES</b>

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$8,585.00</b>	<b>James Thomas Sinclair</b> <b>2002 Army Retirement/VA Disability</b>
<b>\$4,140.00</b>	<b>2001 Army Retirement</b>
<b>\$3,996.00</b>	<b>2000 Army Retirement</b>

**3. Payments to creditors**

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Paid ordinary payments, in part, on bills and loans.</b>		<b>\$0.00</b>	<b>\$0.00</b>

None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>AAFES</b> <b>Attn: Bankruptcy Unit</b> <b>Post Office Box 650062</b> <b>Dallas, TX 75265-0062</b>	<b>03/02</b>	<b>Male Debtor's Monthly Retirement Wages</b> <b>Value Taken: \$49.00 Monthly</b> <b>Balance: \$7,195.28</b>



**5. Repossessions, foreclosures and returns**

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Chrysler Financial Post Office Box 5055 Southfield, MI 48086-5055	06/02	1998 Jeep Cherokee Value: 25,000.00

**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>The Law Offices of John T. Orcutt, PC</b> <b>6616-203 Six Forks Road</b> <b>Raleigh, NC 27612</b>	<b>Date:</b>	<b>\$200.00</b>
<b>Credit Guard of America, Inc.</b> <b>5301 North Federal Highway</b> <b>Suite 230</b> <b>Boca Raton, FL 33487</b>	<b>Date: 03/02</b>	<b>\$433.00</b>

**10. Other transfers**

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**11. Closed financial accounts**

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>First Union National Bank</b> <b>Central Recovery Department</b> <b>Post Office Box 13765</b> <b>Roanoke, VA 24037-3765</b>	<b>Brooker Account</b>	<b>\$240.00</b> <b>Date: 03/02</b> <b>*Debtor used money to pay bills*</b>

**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18. Nature, location and name of business**

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date JUL 24 2002

Signature James Thomas Sinclair  
James Thomas Sinclair  
Debtor

Date JUL 24 2002

Signature Pamela Jeanette Sinclair  
Pamela Jeanette Sinclair  
Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court  
Eastern District of North Carolina

In re James Thomas Sinclair  
Pamela Jeanette Sinclair

Debtor(s)

Case No.

Chapter

13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,400.00</u>
Prior to the filing of this statement I have received.....	\$	<u>200.00</u>
Balance Due.....	\$	<u>1,200.00</u>

2. \$ 185.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

- ☒ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. **Payment to outside counsel, if any, for handling 341 meeting.**  
**PACER Access Fee: \$5.00/Credit Report Fee(s): \$ 20.00.**

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - [Other provisions as needed]

**Exemption planning and other items specifically included in attorney/client fee contract or required by Bankruptcy Court local rule.**

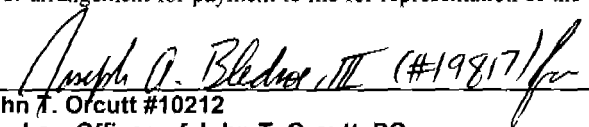
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding, and any other items excluded in attorney/client fee contract or excluded by Bankruptcy Court local rule.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: JUL 24 2002

  
John T. Orcutt #10212  
The Law Offices of John T. Orcutt, PC  
6616-203 Six Forks Road  
Raleigh, NC 27612  
(919) 847-9750 Fax: (919) 847-3439



John T. Orcutt #10212  
The Law Offices of John T. Orcutt, PC  
6616-203 Six Forks Road  
Raleigh, NC 27612

Capital One  
Post Office Box 85015  
Richmond, VA 23285-5015

CreditGuard of America, Inc.  
5301 North Federal Highway  
Suite 230  
Boca Raton, FL 33487

James Thomas Sinclair  
3491 Braddy Road  
Fayetteville, NC 28306

CB & T  
Post Office Box 723896  
Atlanta, GA 31139-1001

Crossings  
c/o Dymacol Corporation  
Post Office Box 9017  
Oceanside, NY 11572-9017

Pamela Jeanette Sinclair  
3491 Braddy Road  
Fayetteville, NC 28306

Chase  
Post Office Box 15919  
Wilmington, DE 19850-5919

Cumberland Co. Tax Coll.  
Post Office Box 449  
Fayetteville, NC 28302-0449

AAFES  
Attn: Bankruptcy Unit  
Post Office Box 650062  
Dallas, TX 75265-0062

Chrysler Financial  
Post Office Box 5055  
Southfield, MI 48086-5055

Dayton Tire  
c/o Credit First Nat'l Assoc.  
Post Office Box 81315  
Cleveland, OH 44181-1315

AAFES  
c/o Creditor's Bankruptcy Service  
Post Office Box 740933  
Dallas, TX 75374-0933

Citibank  
Post Office Box 6005  
Exception Payments MS 1186  
Sioux Falls, SD 57117-6005

Encore  
Post Office Box 3330  
Olathe, KS 66063-3330

Allied Interstate  
3111 South Dixie Highway  
Suite 101  
West Palm Beach, FL 33405

Citibank  
Post Office Box 6500  
Sioux Falls, SD 57117-6500

Encore Receivable Management  
Post Office Box 3330  
Olathe, KS 66063-3330

Aspire Visa  
Post Office Box 105555  
Atlanta, GA 30321-555

City Wholesale  
2900 Ramsey Street  
Fayetteville, NC 28301

Fairbanks Capital Corporation  
Attn: Customer Service Dept.  
Post Office Box 551170  
Jacksonville, FL 32255-1170

Beneficial  
561 Cross Creek Executive Center  
Suite 2  
Fayetteville, NC 28303

Client Services, Inc.  
3451 Harry South Truman Boulevard  
Saint Charles, MO 63301

Ferrellgas-2713  
108 Vann Place  
Aberdeen, NC 28315

BP Oil  
c/o The Credit Card Center  
Post Office Box 9014  
Des Moines, IA 50368-9014

Creative Cook's Kitchen  
c/o RMCB  
2269 S. Saw Mill River Road, Bldg 3  
Elmsford, NY 10523

First Horizon  
Mail Code 6412  
4000 Horizon Way  
Irving, TX 75063



First National Bank in Brookings  
Post Office Box 6000  
Brookings, SD 57006-6000

RMA  
Post Office Box 105411  
Atlanta, GA 30348-5411

First Premier  
Post Office Box 5524  
Sioux Falls, SD 57114-5524

Sears National Bankruptcy Center  
45 Congress Street  
Salem, MA 01970-5579

First Southern Cash Advance  
6257 Raeford Road  
Unit #2  
Fayetteville, NC 28304

Shell Credit Card Center  
Post Office Box 790070  
Houston, TX 77279-0070

Four Gateway Center  
444 Liberty Avenue  
Pittsburgh, PA 15222-1207

Sound and Spirit  
c/o GC Services  
Post Office Box 2667  
Houston, TX 77252-2667

Lafayette Cemetery Park Corporation  
Post Office Box 294  
Fayetteville, NC 28302-0294

Sprint  
Post Office Box 96028  
Charlotte, NC 28296-0028

McFayden Music  
Post Office Box 2325  
Fayetteville, NC 28302-2325

Texaco  
Post Office Box 790001  
Houston, TX 77279-0001

NCNG  
Post Office Box 791  
Raleigh, NC 27602-0791

US Attorney's Office  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Online Collections Grvl.  
1206 Charles Boulevard  
Greenville, NC 27834

Veterans Administration  
Regional Office  
251 North Main Street  
Winston-Salem, NC 27155

Radio Shack  
c/o Citibank  
Post Office Box 8181  
Gray, TN 37615-8181

**United States Bankruptcy Court  
Eastern District of North Carolina**

In re James Thomas Sinclair  
Pamela Jeanette Sinclair

Debtor(s)

Case No.

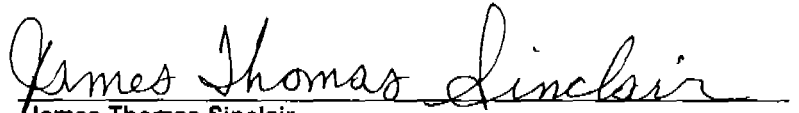
Chapter

13

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: JUL 24 2002

  
James Thomas Sinclair

Signature of Debtor

Date: JUL 24 2002

  
Pamela Jeanette Sinclair

Signature of Debtor